

IBW FINANCIAL CORPORATION

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2326179	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$364	\$363	-0.2%	
Loans	\$235	\$242	3.1%	
Construction & development	\$21	\$25	19.9%	
Closed-end 1-4 family residential	\$99	\$95	-4.2%	
Home equity	\$1	\$2	60.9%	
Credit card	\$0	\$0	1.0%	
Other consumer	\$0	\$0		
Commercial & Industrial	\$18	\$17	-5.4%	
Commercial real estate	\$81	\$88	8.8%	
Unused commitments	\$18	\$17	-10.0%	
Securitization outstanding principal	\$3	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$42	\$43	2.8%	
Asset-backed securities	\$4	\$5	11.0%	
Other securities	\$36	\$29	-19.4%	
Cash & balances due	\$36	\$31	-11.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$327	\$328	0.3%	
Deposits	\$280	\$297	6.2%	
Total other borrowings	\$46	\$30	-35.8%	
FHLB advances	\$33	\$20	-39.4%	
Equity				
Equity capital at quarter end	\$37	\$35	-4.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.9%	9.9%	--	
Tier 1 risk based capital ratio	15.0%	14.8%	--	
Total risk based capital ratio	16.3%	16.0%	--	
Return on equity ¹	6.2%	4.0%	--	
Return on assets ¹	0.6%	0.4%	--	
Net interest margin ¹	4.8%	4.4%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	31.8%	34.4%	--	
Loss provision to net charge-offs (qtr)	35.1%	22.6%	--	
Net charge-offs to average loans and leases ¹	0.7%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.5%	0.0%	1.0%	0.0%
Closed-end 1-4 family residential	7.5%	7.6%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	1.5%	1.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.6%	3.0%	0.5%	0.0%
Commercial real estate	4.5%	4.0%	0.0%	0.0%
Total loans	6.6%	5.2%	0.2%	0.3%